

**IN THE UNITED STATES DISTRICT COURT**  
**FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**UNITED STATES OF AMERICA**

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**: CRIMINAL NO.**

**v.**

**:**

**DATE FILED: \_\_\_\_\_**

**ELIZABETH A. CHYORNY**

**:**

**VIOLATIONS:**

**18 U.S.C. §1033(b)(1)(A)**

**(embezzlement from insurance company -**

**1 count)**

**INFORMATION**

**COUNT ONE**

**THE UNITED STATES ATTORNEY CHARGES THAT:**

1. At all times material to this information, Commonwealth Land Title Insurance Company was, and is, a Pennsylvania corporation which maintained a place of business at 1700 Market Street, Philadelphia, Pennsylvania.

2. At all times material to this information, Lawyers Title Insurance Corporation was, and is, a Virginia corporation which maintained a place of business at 1700 Market Street, Philadelphia, Pennsylvania.

3. At all times material to this information, both Commonwealth Land Title Insurance Company and Lawyers Title Insurance Corporation (“the Companies”) were, and are, full service national title insurance underwriters engaged in the business of insurance and in activities affecting interstate commerce.

4. At all times material to this information, the Companies provided title

services, including services relating to residential real estate transactions. In connection with these transactions, the Companies maintained settlement accounts used to hold deposits to, and disbursements from, escrow funds. Upon disbursement of settlement funds, the Companies would insure title to the real property free and clear of the liens for which the monies were disbursed.

5. Defendant **ELIZABETH A. CHYORNY** was employed by persons at the Companies as a residential escrow officer between in or around March 1997 and in or around January 2004. In her position as a residential escrow officer, defendant **CHYORNY** closed real estate transactions, received payments, disbursed funds held in escrow and recorded documents relating to the real estate transactions.

6. Between in or around February 2000 and in or around June 2003, defendant **ELIZABETH A. CHYORNY** worked from the Philadelphia office. Between in or around June 2003 and in or around January 2004 defendant **CHYORNY** worked from the Companies' Doylestown office and from her residence in Doylestown, Pennsylvania.

7. Between in or around February 2000 and in or around January 2004, defendant **ELIZABETH A. CHYORNY** diverted funds received in connection with real estate transactions that she closed and used funds for the payment of personal items and expenses, including payments for the purchase of a personal residence, mortgage payments on her personal residence, credit card payments, the purchase of jewelry and other payments. Defendant **CHYORNY** concealed this conduct, in part, by transferring funds between accounts and altering the account balances.

8. From in or around February 2000 to in or around January 2004, in the Eastern District of Pennsylvania, and elsewhere, defendant

**ELIZABETH A. CHYORNY,**

being an employee and agent of Commonwealth Land Title Insurance Company and Lawyers Title Insurance Corporation, organizations employing persons engaged in the business of insurance and whose activities affect interstate commerce, willfully embezzled, abstracted, purloined, and misappropriated money, funds, premiums, credits, and other property of Commonwealth Land Title Insurance Company and Lawyers Title Insurance Corporation in an amount in excess of \$400,000.

In violation of Title 18, United States Code, Section 1033(b)(1)(A).

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**PATRICK L. MEEHAN**  
**UNITED STATES ATTORNEY**